

Certificate of Notice Page 1 of 4
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Michelle Robertson
 Joann Robertson
 Debtors

Case No. 17-17850-jkf
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2

User: Lisa
 Form ID: 309I

Page 1 of 2
 Total Noticed: 36

Date Rcvd: Jan 12, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 14, 2018.

db/jdb +Michelle Robertson, Joann Robertson, 2829 Westerham Road, Downingtown, PA 19335-6019
 tr +FREDERICK L. REIGLE, Chapter 13 Trustee, 2901 St. Lawrence Avenue, P.O. Box 4010,
 Reading, PA 19606-0410
 14016592 ++AMERICAN HONDA FINANCE, P O BOX 168088, IRVING TX 75016-8088
 (address filed with court: American Honda Finance, 201 Little Falls Drive,
 Wilmington, DE 19808)
 14016596 +Best Buy, PO Box 6497, Sioux Falls, SD 57117-6497
 14016597 +CBNA, PO Box 6497, Sioux Falls, SD 57117-6497
 14016602 +Comenity Capital/ Boscovs, PO box 182120, Columbus, OH 43218-2120
 14016610 +Home Depot, 2450 Cumberland Pkwy, Atlanta, GA 30339-4502
 14016614 +Loancare Servicing Center, 3637 Sentara Way, Virginia Beach, VA 23452-4262
 14016615 +MRS BPO, 1930 Olney Avenue, Cherry Hill, NJ 08003-2016
 14016616 +Mariner Finance, 8211 Town Central Drive, Baltimore, MD 21236-5904
 14016617 +Medical revenue Service, 645 Walnut Street, Suite 5, Gadsden, AL 35901-4173
 14026383 +Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
 14016625 +Transworld Systems Inc, 1 Eves Drive, Marlton, NJ 08053-3125

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: amatson@spadealaw.com Jan 13 2018 01:52:56 EDWARD ANDREW MATSON,
 Spadea Lignana LLC, 1315 Walnut Street, Suite 1532, Philadelphia, PA 19107
 smg E-mail/Text: bankruptcy@phila.gov Jan 13 2018 01:54:25 City of Philadelphia,
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,
 Philadelphia, PA 19102-1595
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Jan 13 2018 01:54:14 U.S. Attorney Office,
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
 ust +E-mail/Text: ustpregion03.ph.ecf@usdoj.gov Jan 13 2018 01:53:52 United States Trustee,
 Office of the U.S. Trustee, 833 Chestnut Street, Suite 500, Philadelphia, PA 19107-4405
 14016590 Fax: 800-813-8164 Jan 13 2018 01:52:50 21st Mortgage Corp, 620 Market Street, Suite 100,
 Knoxville, TN 37902
 14027953 EDI: HNDA.COM Jan 13 2018 01:43:00 American Honda Finance Corporation,
 National Bankruptcy Center, P.O. Box 168088, Irving, TX 75016-8088
 14016593 E-mail/Text: ebn@americollect.com Jan 13 2018 01:54:01 Americollect Inc.,
 1851 S Alverno Road, Manitowoc, WI 54220
 14016591 +E-mail/Text: bankruptcy@rentacenter.com Jan 13 2018 01:55:07 Acceptance Now,
 5501 Headquarters Drive, Plano, TX 75024-5837
 14016595 +E-mail/Text: bankruptcy@bfcscapital.com Jan 13 2018 01:53:55 BFS Capital,
 3301 N University Drive, Suite 300, Coral Springs, FL 33065-4149
 14016598 +EDI: CAPITALONE.COM Jan 13 2018 01:43:00 Capital One, PO Box 30281,
 Salt Lake City, UT 84130-0281
 14016599 +EDI: CAPITALONE.COM Jan 13 2018 01:43:00 Capital One, PO Box 30285,
 Salt Lake City, UT 84130-0285
 14018420 +EDI: AISACG.COM Jan 13 2018 01:43:00 Capital One Auto Finance, a division of Capital On,
 AIS Portfolio Services, LP, P.O. Box 165028, Irving, TX 75016-5028
 14016600 +EDI: CHASE.COM Jan 13 2018 01:43:00 Chase Card, PO box 15298,
 Wilmington, DE 19850-5298
 14016601 +EDI: WFNBNB.COM Jan 13 2018 01:43:00 Comenity Capital, PO Box 182120,
 Columbus, OH 43218-2120
 14016603 +EDI: NAVIENTFKASMDOE.COM Jan 13 2018 01:43:00 Department of Education, PO Box 9635,
 Wilkes Barre, PA 18773-9635
 14016611 EDI: IRS.COM Jan 13 2018 01:43:00 Internal Revenue Service, Kansas City, MO 64999
 14016612 +EDI: CBSKOHLS.COM Jan 13 2018 01:43:00 Kohls, PO Box 3115, Milwaukee, WI 53201-3115
 14016618 +EDI: NAVIENTFKASMSERV.COM Jan 13 2018 01:43:00 Navient, PO Box 9500,
 Wilkes Barre, PA 18773-9500
 14026109 +EDI: PRA.COM Jan 13 2018 01:43:00 PRA Receivables Management, LLC, PO Box 41021,
 Norfolk, VA 23541-1021
 14020978 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jan 13 2018 01:53:21
 Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946,
 Harrisburg, PA 17128-0946
 14016621 +EDI: WTRRNBNB.COM Jan 13 2018 01:43:00 Target, PO Box 673, Minneapolis, MN 55440-0673
 14016623 +EDI: TFSR.COM Jan 13 2018 01:43:00 Toyota Motor Credit Corp,
 240 Gibraltar Road, Suite 260, Horsham, PA 19044-2387
 14016624 +EDI: RMSC.COM Jan 13 2018 01:43:00 Toys R Us, PO box 965036, Orlando, FL 32896-5036
 TOTAL: 23

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

aty* +FREDERICK L. REIGLE, Chapter 13 Trustee, 2901 St. Lawrence Ave., P.O. Box 4010,
 Reading, PA 19606-0410
 smg* Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
 Harrisburg, PA 17128-0946
 14016594* ++AMERICOLLECT INC, PO BOX 2080, MANITOWOC WI 54221-2080
 (address filed with court: Americollect Inc., 1851 S Alverno Road, Manitowoc, WI 54220)
 14016604* +Department of Education, PO Box 9635, Wilkes Barre, PA 18773-9635
 14016605* +Department of Education, PO Box 9635, Wilkes Barre, PA 18773-9635

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Page 2 of 2
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***** BYPASSED RECIPIENTS (continued) *****

14016606* +Department of Education, PO Box 9635, Wilkes Barre, PA 18773-9635
14016607* +Department of Education, PO Box 9635, Wilkes Barre, PA 18773-9635
14016608* +Department of Education, PO Box 9635, Wilkes Barre, PA 18773-9635
14016609* +Department of Education, PO Box 9635, Wilkes Barre, PA 18773-9635
14016613* +Kohls, PO Box 3115, Milwaukee, WI 53201-3115
14016619* +Navient, PO Box 9500, Wilkes Barre, PA 18773-9500
14016620* +Navient, PO Box 9500, Wilkes Barre, PA 18773-9500
14016622* +Target, PO Box 673, Minneapolis, MN 55440-0673

TOTALS: 0, * 13, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 14, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 11, 2018 at the address(es) listed below:

CELINE P. DERKRIKORIAN on behalf of Creditor LakeView Loan Servicing, LLC ecfmail@mwclaw.com
EDWARD ANDREW MATSON on behalf of Joint Debtor Joann Robertson amatson@spadealaw.com,
jschwartz@spadealaw.com
EDWARD ANDREW MATSON on behalf of Debtor Michelle Robertson amatson@spadealaw.com,
jschwartz@spadealaw.com
FREDERICK L. REIGLE ecfmail@fredreiglechl3.com, ecf_frpa@trustee13.com
FREDERICK L. REIGLE on behalf of Trustee FREDERICK L. REIGLE ecfmail@fredreiglechl3.com,
ecf_frpa@trustee13.com
REBECCA ANN SOLARZ on behalf of Creditor Toyota Motor Credit Corporation
bkgroup@kmlawgroup.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov
WILLIAM EDWARD CRAIG on behalf of Creditor American Honda Finance Corporation
ecfmail@mortoncraig.com, mhazlett@mortoncraig.com;mortoncraigecf@gmail.com

TOTAL: 8

Information to identify the case:		
Debtor 1	Michelle Robertson	Social Security number or ITIN xxx-xx-2032
	First Name Middle Name Last Name	EIN ---
Debtor 2	Joann Robertson	Social Security number or ITIN xxx-xx-4103
(Spouse, if filing)	First Name Middle Name Last Name	EIN ---
United States Bankruptcy Court	Eastern District of Pennsylvania	Date case filed for chapter 13 11/17/17
Case number:	17-17850-jkf	

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

12/17

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Michelle Robertson	Joann Robertson
2. All other names used in the last 8 years	dba Teach & Learn Day School, Inc., dba Bright Futures Early Learning Academy, LLC	dba Teach & Learn Day School, Inc., dba Bright Futures Early Learning Academy, LLC
3. Address	2829 Westerham Road Downingtown, PA 19335	2829 Westerham Road Downingtown, PA 19335
4. Debtor's attorney Name and address	EDWARD ANDREW MATSON Spadea Lignana LLC 1315 Walnut Street Suite 1532 Philadelphia, PA 19107	Contact phone 215 525 1165 Email: amatson@spadealaw.com
5. Bankruptcy trustee Name and address	FREDERICK L. REIGLE Chapter 13 Trustee 2901 St. Lawrence Avenue P.O. Box 4010 Reading, PA 19606	Contact phone 610-779-1313 Email: ecfmail@fredreigle13.com
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	900 Market Street Suite 400 Philadelphia, PA 19107	Office Hours: <u>Philadelphia Office -- 8:30 A.M. to 5:00 P.M.</u> <u>Reading Office -- 8:00 A.M. to 4:30 P.M.</u> Contact phone (215)408-2800 Date: 1/12/18

For more information, see page 2

page 2